

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☒ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☒ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-12342  
Daniel and Tiffany Seddon Judge: ABA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 12/19/19  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/ DS Initial Co-Debtor: /s/ TS

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 93.00 per month to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 26 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,960.00+300.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Only
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	Notice Only

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Mr. Cooper	202 Joffre Ave	\$3,076.22	None	\$3,076.22	\$1,070.88

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
State Farm Bank	202 Joffre Ave	\$19,254.63	\$128,000.00	\$192,254.63	\$0.00	0%	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Capital Auto Finance	2005 Ford Explorer	\$2,325.00	\$0.00
Medallion Bank	2008 Rockwood Roo	\$4,450.00	\$0.00
Key Bank	2008 Hyundai Tucson	\$2,750.00	\$0.00

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
State Farm Bank	202 Joffre Ave	\$19,254.63	\$128,000.00	\$192,254.63	\$0.00	\$19,254.63

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Priority Claims

3) Secured Claims

4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/19/19.

Explain below **why** the plan is being modified:  
To list the debt with Key Bank as surrendered under part 4(e).

Explain below **how** the plan is being modified:  
To list the debt with Key Bank as surrendered under part 4(e).

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/19/19

/s/ Daniel Seddon  
Debtor

Date: 12/19/19

/s/ Tiffany Seddon  
Joint Debtor

Date: 12/19/19

/s/Seymour Wasserstrum  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Daniel M Seddon  
Tiffany A Seddon  
DebtorsCase No. 17-12342-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 57

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db/jdb  
cr +Daniel M Seddon, Tiffany A Seddon, 202 Joffre Ave, Cape May Court House, NJ 08210-2710  
+Federal National Mortgage Association (Fannie Mae, c/o Seterus, Inc., PO Box 1047,  
Hartford, CT 06143-1047  
cr +Federal National Mortgage Association (Fannie Mae, PO Box 619094, Dallas, TX 75261-9094  
cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC,  
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
cr +Seterus, Inc., as authorized subservicer for Feder, c/o Seterus, Inc., P.O. Box 1047,  
Hartford, CT 06143-1047  
516632352 +AFS, PO Box 65018, Baltimore, MD 21264-5018  
516632354 +Apex, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890  
516891114 +Apex Asset Management, LLC, Cape Regional Medical Center, PO Box 5407,  
Lancaster, PA 17606-5407  
516632355 +Barclay Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
516632364 +CMCH Assoc. In Radiology, 3625 Quakerbridge Rd., Trenton, NJ 08619-1268  
516632356 +Cape Emergency Physicians, PA, PO Box 1801, Indianapolis, IN 46206-1801  
516897521 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516922490 +KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road,  
Brooklyn, OH 44144-2338  
516660238 +Medallion Bank, c/o Systems & Services Technologies, Inc, as servicer for Medallion Bank,  
PO Box 9013, Addison, Texas 75001-9013  
518285065 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619096, DALLAS, TX 75261-9096  
518285066 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619096, DALLAS, TX 75261,  
Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619096, DALLAS, TX 75261-9096  
516632377 +Npas Inc, PO Box 99400, Louisville, KY 40269-0400  
516632378 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
Trenton, NJ 08625-0112  
516632380 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, 14523 SW Millikan Way - Suite 200, Beaverton, OR 97005)  
516632381 ++SST/Medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
516632383 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, P.O. Box 245,  
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
516632379 +Sage Capital Recovery, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1908  
516632382 +SST/Medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
516632385 +TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673  
516632386 Virtua, 50 Lake Center 401 Route 73 North Ste401, Marlton, NJ 08053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 24 2019 00:52:17 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 24 2019 00:52:13 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516812158 E-mail/PDF: resurgentbknofications@resurgent.com Dec 24 2019 00:56:04  
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
516632357 +E-mail/Text: lriley@caperegional.com Dec 24 2019 00:51:22 Cape Regional Medical Center,  
2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138  
516632358 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 24 2019 00:55:46 Capital One,  
PO Box 30281, Salt Lake, UT 84130-0281  
516632359 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 24 2019 00:56:36 Capital One,  
P.O. Box 30285, Salt Lake City, UT 84130-0285  
516632362 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 24 2019 00:56:03  
Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
516643788 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 24 2019 00:57:42  
Capital One Auto Finance, c/o Ascension Capital Group, 4515 N. Santa Fe Ave., Dept APS,  
Oklahoma City, OK 73118-7901  
516632363 +E-mail/Text: bankruptcy@philapark.org Dec 24 2019 00:53:18 City Of Philadelphia,  
PO Box 41819, Parking Violations Branch, Philadelphia, PA 19101-1819  
516632365 E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover, P.O. Box 15316,  
Wilmington, DE 19850-5316  
516642611 E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516632366 +E-mail/Text: fggbanko@fgny.com Dec 24 2019 00:51:08 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
516632368 +E-mail/PDF: gecsed@recoverycorp.com Dec 24 2019 00:56:17 HHGregg, PO Box 965036,  
Orlando, FL 32896-5036  
516632367 +E-mail/Text: Harris@ebn.phinsolutions.com Dec 24 2019 00:53:31 Harris & Harris, Ltd,  
111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
516632371 +E-mail/Text: cio.bncmail@irs.gov Dec 24 2019 00:51:24 IRS, 1601 Market St,  
Philadelphia, PA 19103-2301

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 57

Date Rcvd: Dec 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516632373 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Dec 24 2019 00:52:26 Key Bank,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
516632374 +E-mail/Text: bncnotices@becket-lee.com Dec 24 2019 00:51:10 Kohls, PO Box 3115,  
Milwaukee, WI 53201-3115  
516632375 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 00:56:17 Lowes, P.O. Box 965005,  
Orlando, FL 32896-5005  
516838500 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 24 2019 00:52:13 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
517222859 +E-mail/Text: bankruptcyssst@alorica.com Dec 24 2019 00:50:56 Medallion Bank,  
c/o Systems & Services Technologies Inc, as servicer for Medallion Bank, 4315 Pickett Road,  
St. Joseph, MO 64503-1600  
516812253 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 24 2019 00:57:01  
Memorial Hospital Jacksonville, Resurgent Capital Services, PO Box 1927,  
Greenville, SC 29602-1927  
516922096 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 24 2019 00:55:55  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
516922090 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 24 2019 01:08:16  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
516647194 +E-mail/Text: bankruptcy@philapark.org Dec 24 2019 00:53:18 Philadelphia Parking Authority,  
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895  
516676412 E-mail/Text: bnc-quantum@quantum3group.com Dec 24 2019 00:52:02  
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,  
Kirkland, WA 98083-0788  
516849510 E-mail/Text: bnc-quantum@quantum3group.com Dec 24 2019 00:52:02  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516660874 E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Dec 24 2019 00:51:41  
State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328  
516632384 E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 00:55:29 Synchrony Bank / Wal-Mart,  
PO Box 965024, Orlando, FL 32896-5024  
516813009 +E-mail/Text: bncmail@w-legal.com Dec 24 2019 00:52:25 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516632376 E-mail/Text: ebncnemours.org Dec 24 2019 00:52:12 Nemours CBO Collections Unit,  
PO Box 530253, Atlanta, GA 30384-0253  
516872313 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 24 2019 00:58:01 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
516632387 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 24 2019 00:53:08 Webbank/Gettington,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516632353\* +AFS, PO Box 65018, Baltimore, MD 21264-5018  
516632360\* +Capital One, PO Box 30281, Salt Lake, UT 84130-0281  
516632361\* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516707481\* +Capital One Auto Finance, c/o Ascension Capital Group, 4515 N. Santa Fe Ave., Dept APS,  
Oklahoma City, OK 73118-7901  
516632369\* IRS, PO Box 744, Springfield, NJ 07081-0744  
516632370\* IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081  
516632372\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346  
516725240\* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, Inc., PO Box 1047, Hartford, CT 06143)

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 57

Date Rcvd: Dec 23, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
mcozzini@sternlav.com  
Robert P. Saltzman on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")  
c/o Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")  
dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor Seterus, Inc., as authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the  
laws of the United States of America dnj@pbslaw.org  
Seymour Wasserstrum on behalf of Debtor Daniel M Seddon mylawyer7@aol.com, ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Joint Debtor Tiffany A Seddon mylawyer7@aol.com,  
ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9